

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
Ditech Financial, LLC

In Re:  
Hang Nguyen,  
  
Debtor.



Order Filed on April 27, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 15-10477-ABA

Adv. No.:


Hearing Date: 4/11/2016 @ 10:00 a.m..

Judge: Andrew B. Altenburg, Jr.

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: April 27, 2017**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

(Page 2)

Debtor: Hang Nguyen

Case No: 15-10477-ABA

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Ditech Financial, LLC, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 300 Linden Avenue, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Brad J. Spiller, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of March 10, 2017, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due September 1, 2016 through March 1, 2017 with \$426.08 in suspense for a total post-petition default of \$4,662.89 (4 @ \$705.46; 3 @ \$755.71, less suspense balance of \$426.08)

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$4,662.89 shall be added to the affidavit of amount due and paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume April 1, 2017, directly to Secured Creditor (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Hang Nguyen  
Debtor

Case No. 15-10477-ABA  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Apr 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 29, 2017.

db Hang Nguyen, 300 Linden Ave, Oaklyn, NJ 08107-2133

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 29, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 27, 2017 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Ditech Financial LLC, FKA Green Tree Servicing LLC  
NJECEMAIL@mw-c-law.com  
Brad J. Spiller on behalf of Debtor Hang Nguyen bankruptcy@brennerlawoffice.com,  
aarcher@brennerlawoffice.com  
Celine P. Derkrikorian on behalf of Creditor Ditech Financial LLC, f/k/a Green Tree Servicing,  
LLC njecfmail@mw-c-law.com  
Celine P. Derkrikorian on behalf of Creditor Ditech Financial LLC njecfmail@mw-c-law.com  
Celine P. Derkrikorian on behalf of Creditor Green Tree Servicing, LLC njecfmail@mw-c-law.com  
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Donna L. Wenzel on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
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TOTAL: 9